



## Your Money Matters...

*Your money matters to you,  
and it matters to your U.S. government!*

### A DESIGN THAT ENDURES

United States currency is recognized and valued by people everywhere. Its traditional design represents the most widely held currency in the world. Although there have been changes from time to time, the basic design has endured since the early 1900s.

For example, during that time the Department of the Treasury exchanged heavy silver dollars for Silver Certificates with a design similar to today's currency. National banks also used much the same design to issue National Bank Notes.

The Federal Reserve System, established by Congress in 1913, issues Federal Reserve Notes through its banks and branches. Although the notes' backs varied throughout the years, the faces represented the familiar design. In 1929, the notes were made smaller, and uniform designs for each denomination were adopted. The last significant change to the nation's paper money was in 1957 when the phrase "In God We Trust" was added.

### KEEPING IT SAFE

The U.S. dollar, with its universal acceptability and trusted design, is also the most counterfeited currency in the world. Even so, counterfeiting—one of the oldest crimes in history—has been managed successfully since 1865 when the United States Secret Service was created to curtail counterfeiters. At that time, bogus bills—amounting to almost one-third of the nation's currency—posed a serious risk to the country's economic stability.

The Secret Service's enforcement success has been aided by the enduring design. Along with the paper used for making currency, the design incorporates numerous security features to deter counterfeiters. The border, the portrait, the red

and blue fibers embedded in the paper, the placement of seals and serial numbers, and the intaglio printing from meticulously engraved plates are security designs that have served well for almost a century. The features, along with strict enforcement, discourage all but the most determined from pursuing the crime of counterfeiting.

But now, advancements in color copier, laser scanner, and digital printing equipment require another step to protect currency. A new threat is posed by the opportunity for inexperienced people with access to modern equipment to make counterfeits in offices, copy centers, and printing facilities. The Secret Service is effective in rooting out large-scale, professional counterfeiters. But the potential for small numbers of counterfeits being passed extensively in widely dispersed areas presents a new law enforcement challenge.

### SECURING THE FUTURE

Still ahead of the general availability of advanced copier and printer equipment, the Department of the Treasury's Bureau of Engraving and Printing has produced currency with a security thread and microprinting to augment existing security features. The Federal Reserve System Banks are introducing the new enhancements first in Series 1990 \$50 and \$100 notes. New and existing currency will co-circulate without recall. Both will be legal tender.

The security thread is a polyester strip embedded in the paper to the left of the Federal Reserve seal. The strip is printed with USA and the note's value, e.g., USA 50 or USA 100, in a repeated up-and-down vertical pattern. Visible when held to a light, the thread cannot be reproduced in the reflected light of copiers.

With microprinting, the words "The United States of America" are repeated along the sides of the portrait. The letters are too small to be read without a magnifier or for distinct copier reproduction. To the naked eye, the printing appears like another line.

The two new features deter amateur counterfeiters from an easy "crime-of-opportunity"—copying a few bogus bills during the day to pass at night. Dedicated and experienced counterfeiters will be frustrated by the difficult, costly, and time-consuming task of producing notes with a genuine-looking security thread or distinct microprinting.

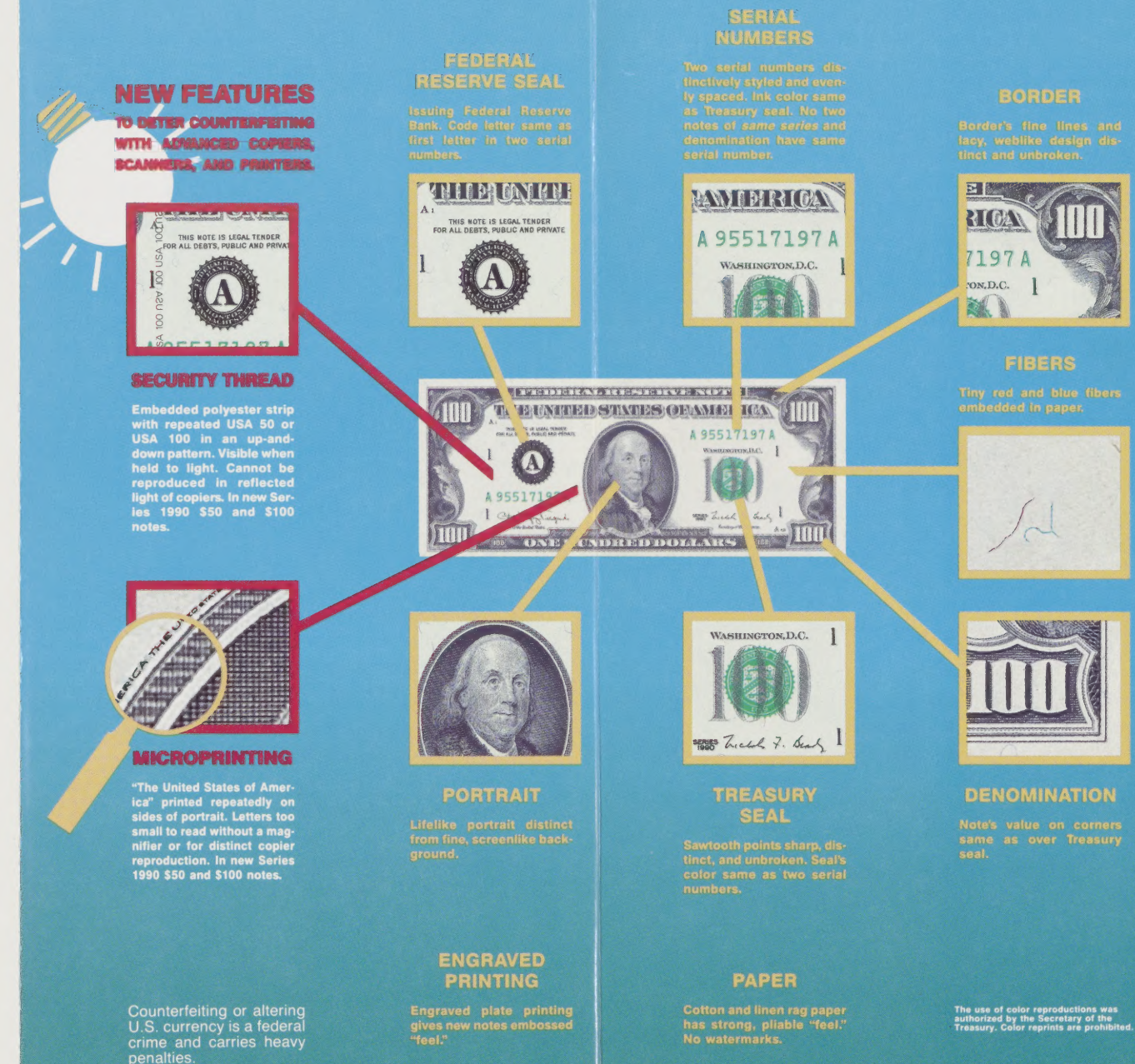
### GET ACQUAINTED WITH YOUR MONEY

Take the time to get acquainted with your money. Existing security features are easy to see once you know what to look for. The two new design features were selected for easy recognition and use as well as their counterfeit deterrent qualities.

Look for differences, not similarities. Compare a suspect note with a genuine note of the same denomination and series, paying attention to the quality of printing and to the paper's characteristics. Genuine money is made by the Bureau of Engraving and Printing's master craftsmen using steel engravings and advanced printing equipment to produce a finely engraved and superior note on special, durable paper.

With your interest and cooperation and the aid of local police departments and the United States Secret Service, counterfeiting can be kept under control. The U.S. government will also continue to anticipate threats to the security of the nation's currency and develop appropriate design deterrents.

## new and existing security features for your dollars' protection





ANSWERS TO YOUR QUESTIONS

*Will the money I have now still be good if it doesn't have a security thread or microprinting?*

All your money is still good and you can continue to use it for whatever you like. *There are absolutely no plans to recall or devalue U.S. currency.* The Federal Reserve System will use the enhanced currency to replace worn or damaged notes in the normal circulation process. Notes with and without the security thread and microprinting will co-circulate. Regardless of when first issued, any currency authorized by the U.S. government is still legal tender.

*Is counterfeiting a big problem now?*

Counterfeiting, enforced by the United States Secret Service, is not a serious problem now. The vast majority of known counterfeits are believed to be seized before they are passed to the public. In 1990 that amounted to \$66 million — a minute fraction of the \$70 billion in U.S. notes produced that year, or the \$240 billion estimated to be in circulation worldwide. Of course, if you are victimized by a counterfeiter passing worthless bills, the criminal activity is personally significant.

*How serious is the counterfeiting threat?*

The growth of advanced color copier, scanner, and printing technology has been slower than was anticipated 10 years ago. But, with improved technology and lower prices, industry analysts forecast an increasing demand for new equipment. By 1994, 1.8 million color copiers and 1.7 million color printers are expected to be in offices, copy centers, and print facilities.

The dollar amount of advanced copier and printer counterfeits doubled in two years—from \$1 million in 1988 to \$2 million in 1990. The new security features are a timely response to this growing trend. Left unchecked, counterfeiting threatens the economic security of everyone and the stability of the nation's economy.

*What should I do if I suspect a counterfeit?*

If you suspect that a note is counterfeit, telephone the police or the United States Secret Service. Note the passer's description, the description of any companions, and the license number if a vehicle is used. Write your initials and the date on the bill. Handle it as little as possible to preserve

any fingerprints. Put it in a protective cover, such as an envelope. Surrender the bill only to the police or the Secret Service.

*What is the penalty for counterfeiting?*

Counterfeiting United States currency or altering genuine currency to increase its value is against the law and is punishable by a fine of up to \$5,000, 15 years imprisonment, or both. In 1990, almost 99 percent of prosecuted arrests were convicted.

*Why are \$50 and \$100 notes being introduced first?*

The higher value notes are being introduced first because they pose the greatest risk of loss from counterfeiting.

*When will notes other than the \$50s and \$100s be introduced?*

By the mid-1990s most notes produced are expected to have the security thread and microprinting. The security thread will read USA FIVE, USA TEN, and USA TWENTY, depending upon the note's value. One dollar notes will probably not have a security thread as they are seldom counterfeited.

*How is currency put into circulation?*

The Bureau of Engraving and Printing produces currency for the Federal Reserve System to replace damaged or worn notes or to support economic growth. Currency is shipped to the 12 Federal Reserve Banks and their 25 branches, which in turn provide cash to depository financial institutions as required.

*How long does currency stay in circulation?*

Currency is strong and durable, but it does wear out with handling or damage. At that point, the Federal Reserve takes it out of circulation and it is destroyed. Life expectancy varies with the denomination: nine years is the anticipated circulation for \$50s and \$100s, four years for \$20s, three years for \$10s, two years for \$5s, and one-and-a-half years for \$1s.

*Why were the security thread and microprinting chosen over other security devices?*

The United States government looked at many security devices — some of which are used successfully by other countries. Holograms, water-

marks, color tints, and thin films were all put to rigorous tests. With effectiveness, appearance, durability, and cost as considerations, the security thread and microprinting were clearly the best choices to protect the nation's currency.

*What does the series date stand for?*

Each Secretary of the Treasury authorizes currency. When this occurs or when there is a major design change, a new series of that year is issued. For instance, \$50 and \$100 notes with the security thread and microprinting are Series 1990. Other changes, such as for a new United States Treasurer's signature, are designated by a letter below the series. An A would mean one change; a B, two changes; and so on.

*Where are Federal Reserve Banks located?*

There are 12 Federal Reserve Banks. Each is designated by a number and a corresponding letter. You can tell which bank authorized a note by looking at the black Federal Reserve seal. The name is printed within the seal's border. The district's letter is in the center and also begins the two serial numbers in the upper right and lower left. The district's number appears at four places — on each side, placed above and below the center.



The 12 Federal Reserve Banks with their corresponding numbers and letters are listed below.

1	Boston	A	7	Chicago	G
2	New York	B	8	St. Louis	H
3	Philadelphia	C	9	Minneapolis	I
4	Cleveland	D	10	Kansas City	J
5	Richmond	E	11	Dallas	K
6	Atlanta	F	12	San Francisco	L

U.S. CURRENCY  
DESIGNS BY DENOMINATION

Six denominations are now produced by the Bureau of Engraving and Printing. The faces feature portraits of deceased American statesmen. Emblems and monuments are on the backs.

	FACE	BACK
\$100	 Franklin	 Independence Hall
\$50	 Grant	 U.S. Capitol
\$20	 Jackson	 White House
\$10	 Hamilton	 U.S. Treasury Building
\$5	 Lincoln	 Lincoln Memorial
\$1	 Washington	 Great Seal of the United States

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